

Fig. 1

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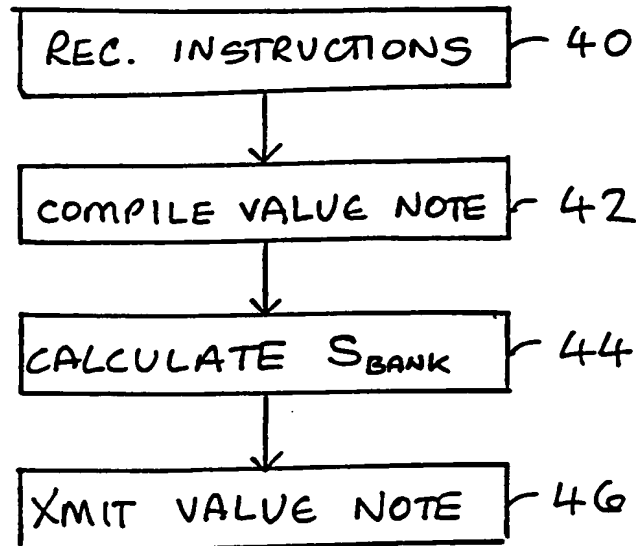


FIG. 3

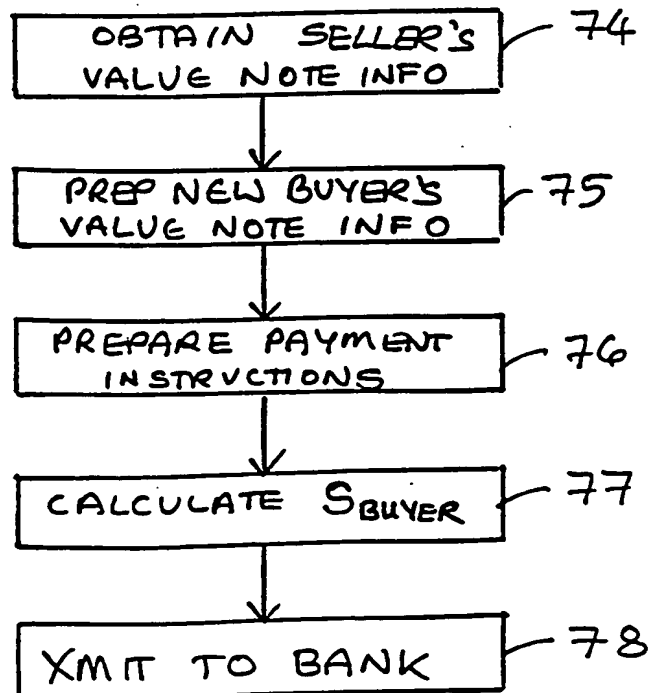


FIG. 7

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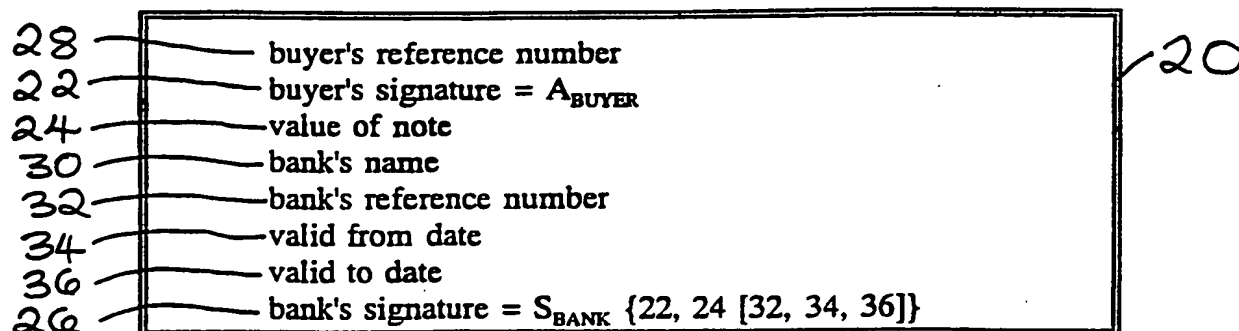


FIGURE 2

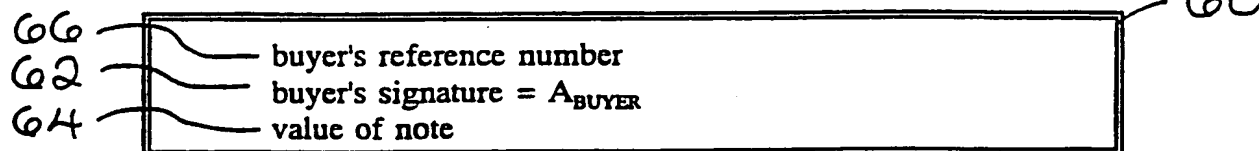


FIGURE 5

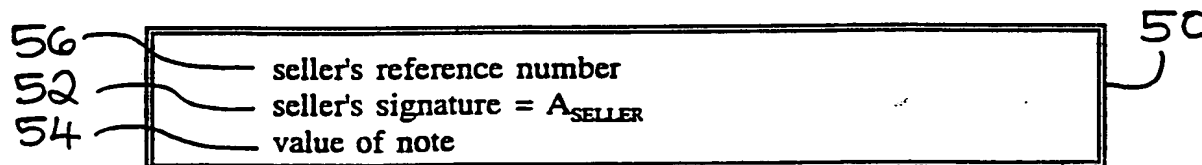


FIGURE 4

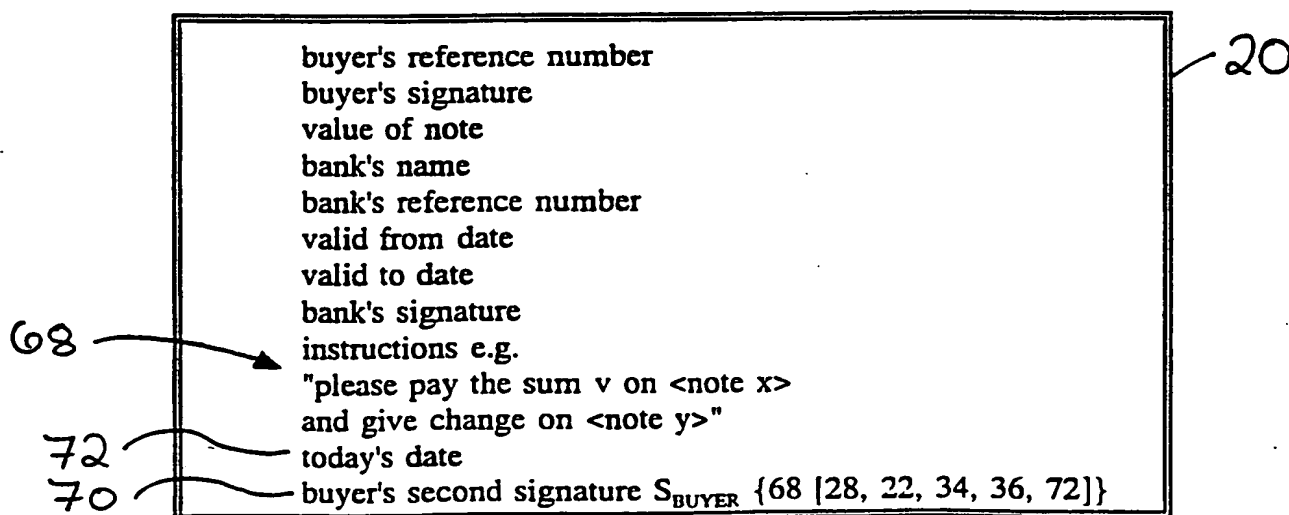


FIGURE 6

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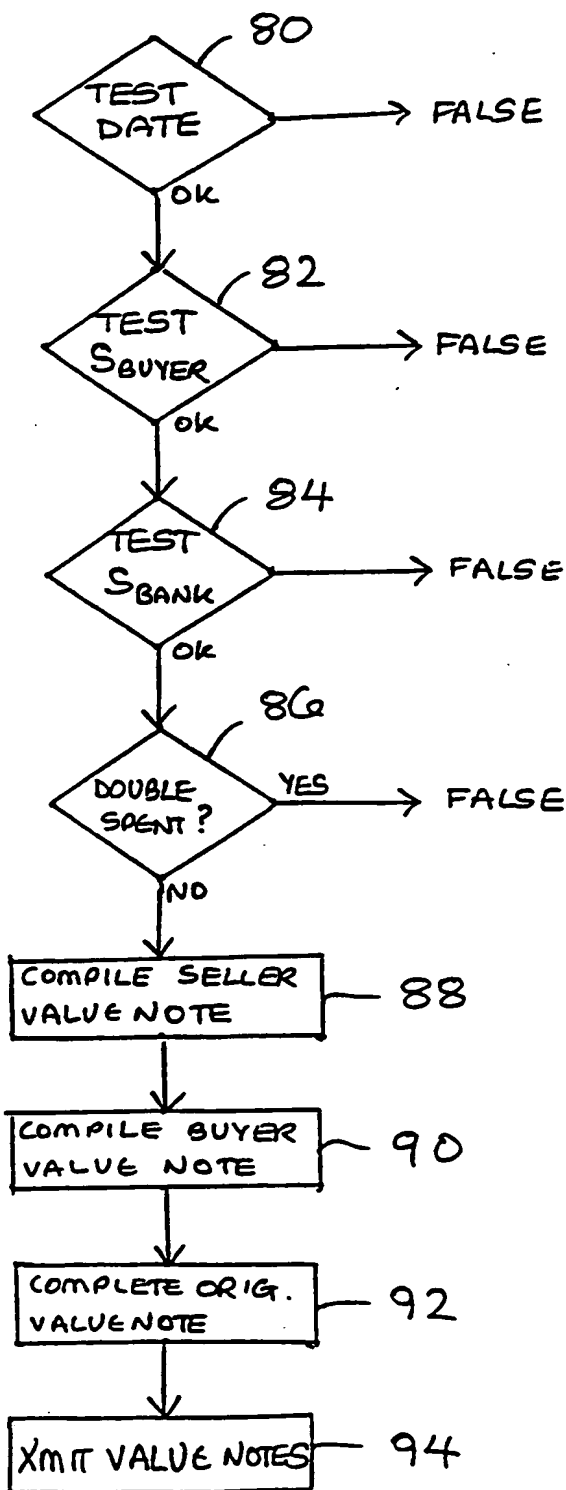


FIG. 8

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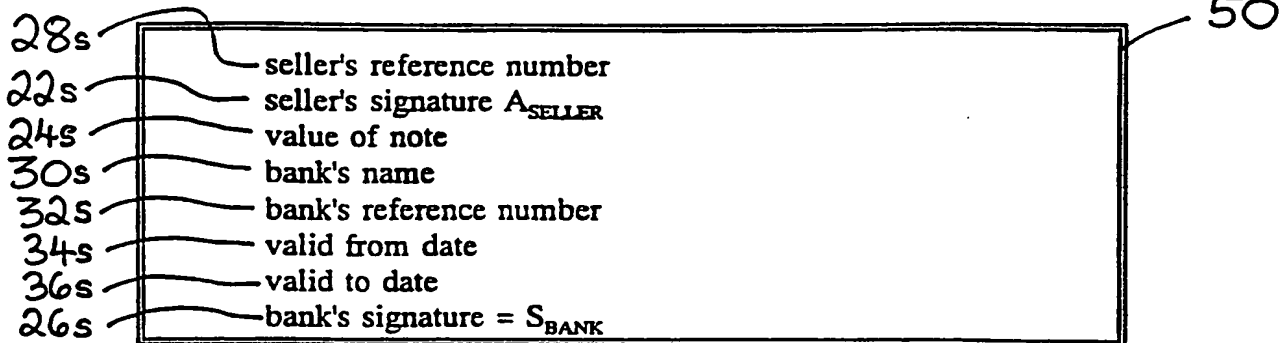


FIGURE 9

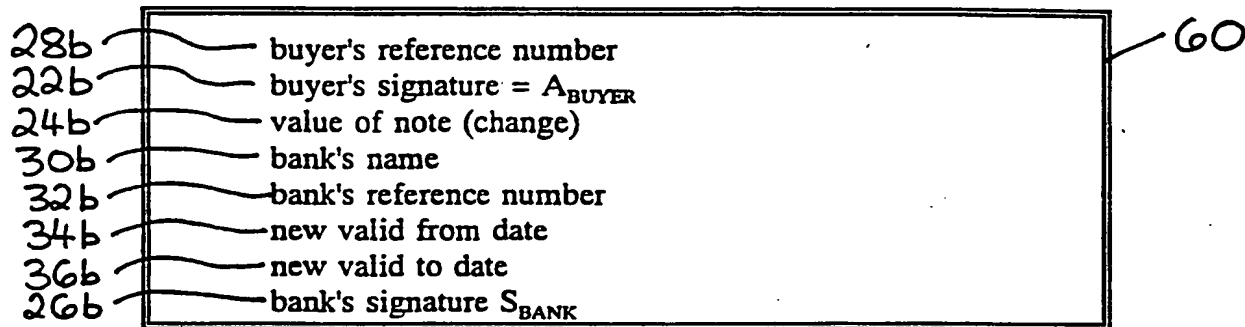


FIGURE 10

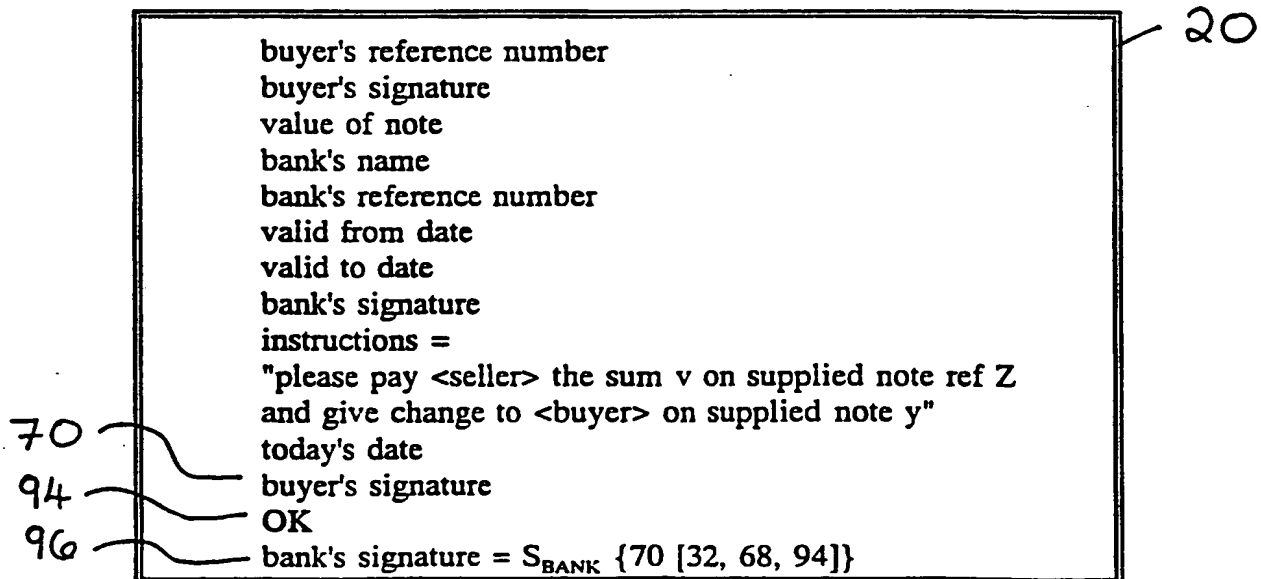


FIGURE 11

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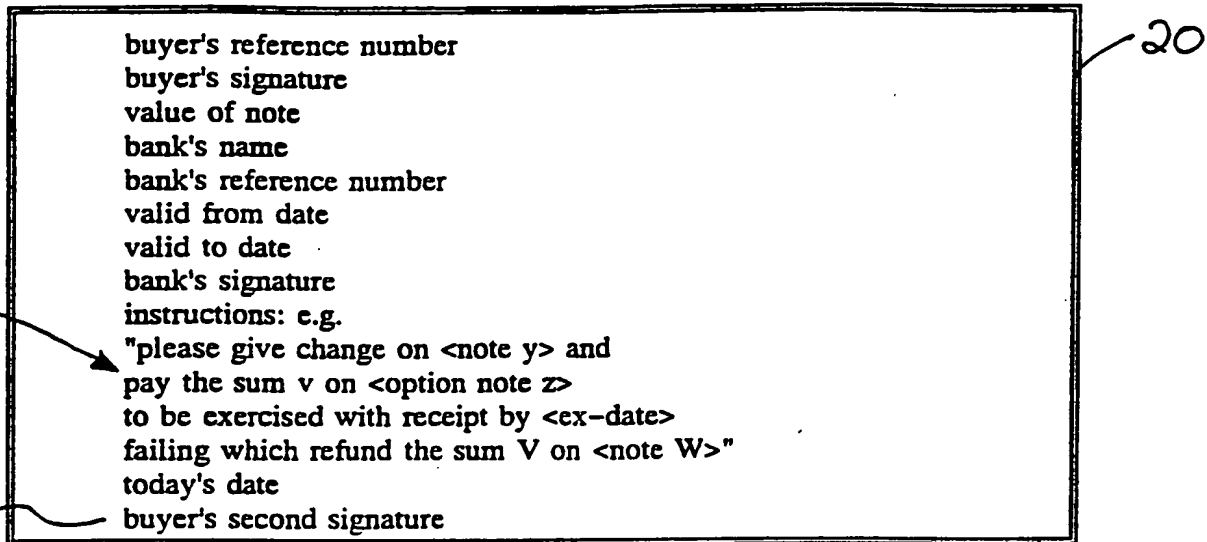


FIGURE 12

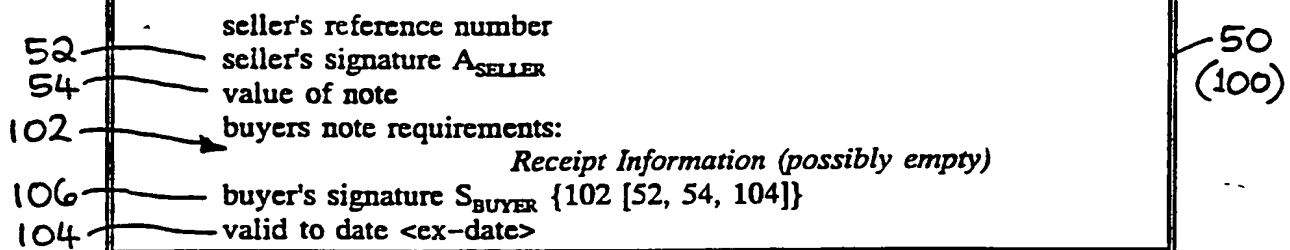


FIGURE 13

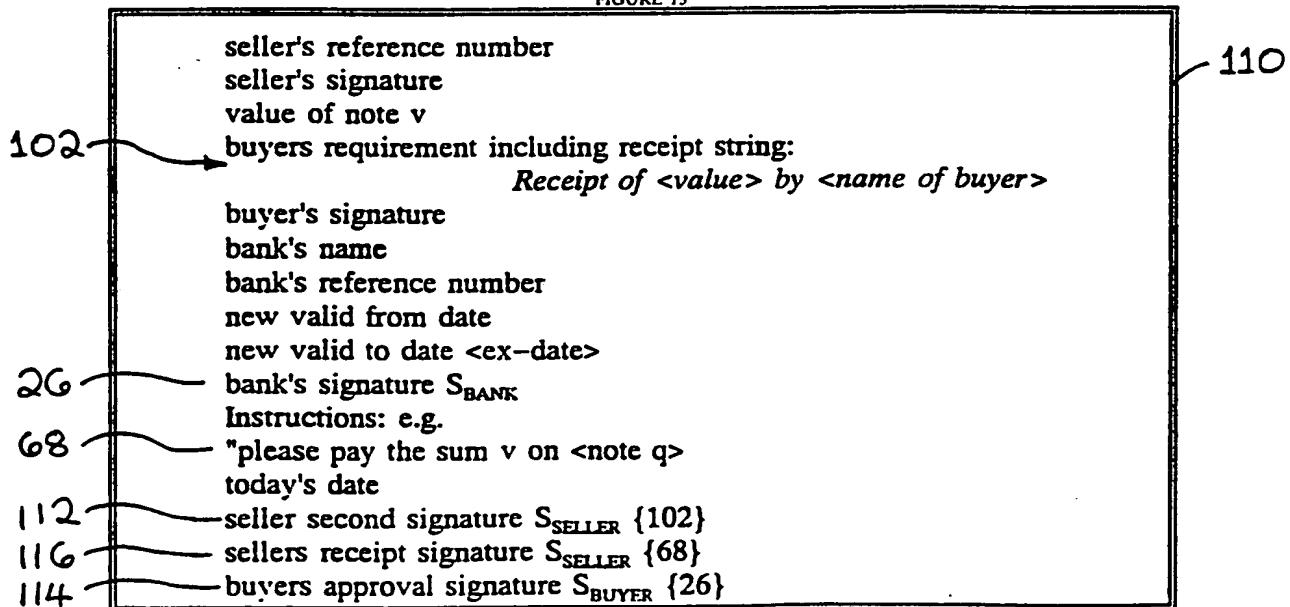


FIGURE 17

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buyer's reference number
 buyer's signature A_{BUYER}
 value of note
 bank's name
 bank's reference number
 valid from date
 valid to date
 bank's signature = S_{BANK}
 instructions: e.g.
 "please give change on <note y> and pay the sum
 v on <note z>
 to be exercised with receipt by <ex-date>
 failing which refund the sum v on <note w>"
 today's date
 buyer's second signature = S_{BUYER}
 94 OK
 96 bank's signature = S_{BANK}

FIGURE 14

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buyer's reference number
 buyer's signature = A_{BUYER}
 value of note (change)
 bank's name
 bank's reference number
 new valid from date
 new valid to date
 bank's signature = S_{BANK}

FIGURE 15

28. seller's reference number
 22. seller's signature = A_{SELLER}
 24. value of note = v
 102 buyers note requirement with receipt string:
 Receipt of <value> by <name of buyer>
 106 buyer's signature = S_{BUYER}
 30. bank's name
 32. bank's reference number
 34. new valid from date
 36. new valid to date = <ex-date>
 26. bank's signature = S_{BANK}

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FIGURE 16

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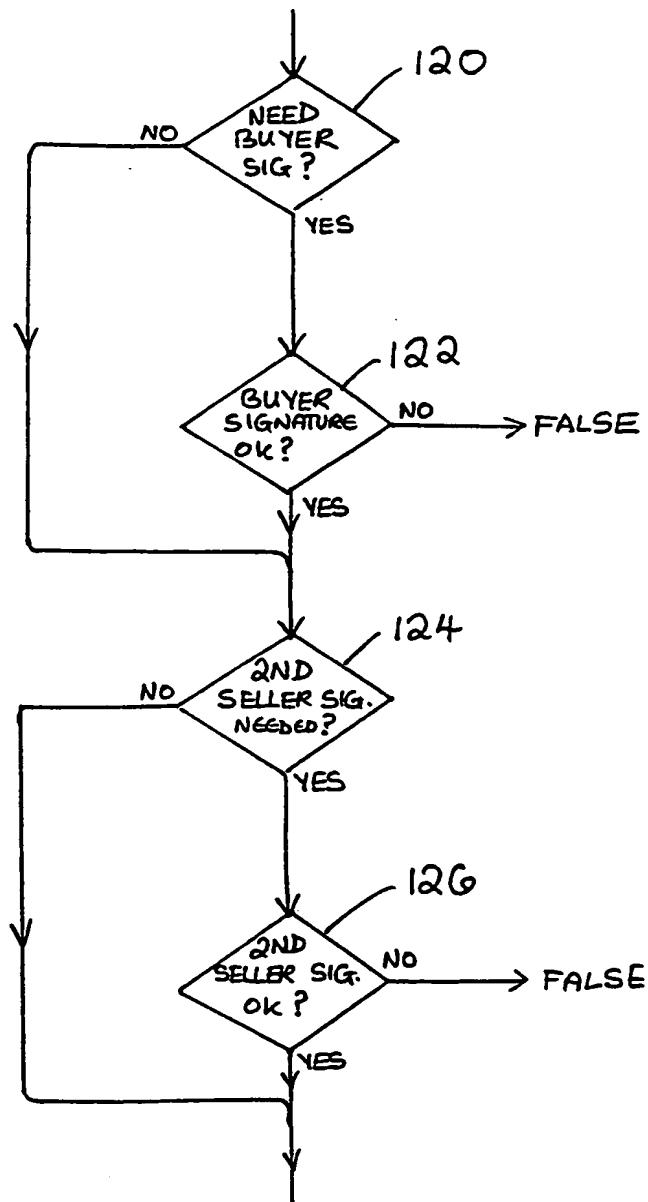


FIG. 18

NOTE: A
I=accumulate A with B
and C; reissue as Z

Signature S(A)

NOTE: B
I=accumulate B with A
and C; reissue as Z

Signature S(B)

NOTE: C
I=accumulate C with A
and B; reissue as Z

Signature S(C)

NOTE: Z

(Blank)

TRANSMIT TO
MONEY
HANDLING
AUTHORITY

Fig. 19

STANDARD INSTRUCTION FORMAT:

- (a) BEARER'S PUBLIC KEY**
- (b) LIST OF VALUE NOTES (EXISTING) USED IN TRANSACTION**
- (c) TOTAL VALUE**
- (d) ATTEMPT NUMBER**
- (f) LIST OF PAYMENT ENTRIES (1 or more)**
- (g) SIGNATURE, USING BEARER'S PUBLIC KEY**

SUBSTITUTE SHEET (RULE 26)